

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

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In re:

CHRISTOPHER M SEDA,
Debtor.

Chapter 13
Case No.: 16-40663-

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CHAPTER 13 PLAN

1. The future earnings of the Debtor are submitted to the supervision and control of the Trustee and the debtor shall pay to the Trustee for a total of 60 months, the sum of:

\$623 per month commencing March 2016 through and including February 2021, for a period of 60 months.

2. From the payments so received, the Trustee shall make disbursements as follows:

(a) Full payment in deferred cash payments of all claims entitled to priority under 11 U.S.C. § 507:

(i) \$2,000 to Richard V. Kanter, Esq.; (ii) 10% to the Trustee

(b) Holders of all allowed secured claims shall retain liens securing such claims and shall be paid as follows:

Loan Care (..7721), the first mortgagee, or its servicer, to be paid its pre-petition mortgage arrears in the sum of \$16,344.19 over the life of the plan.

Alphera Financial Services (..6190), holder of the lien on the Debtor's vehicle (2011 BMW 750 Li xDrive), to be paid its pre-petition arrears in the sum of \$3,171.35 over the life of the plan.

American Honda Financial Services (..8770), holder of the lien on the Debtor's vehicle (2015 Honda Accord), to be paid its pre-petition arrears in the sum of \$755 over the life of the plan.

Department of Environmental Protection (..6001), holder of a statutory lien against the Debtor's real property for unpaid water and/or sewer charges to be its pre-petition arrears in the sum of \$569.22 with applicable interest, if any, over the life of the plan.

(c) Subsequent and/or concurrently with distribution to secured, priority and administrative creditors, dividends to unsecured creditors whose claims are duly allowed as follows: **Pro rata distribution to all timely filed proofs of claim of not less than 100%.**

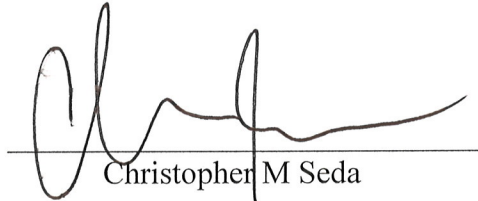
3. The Debtor shall make all post-petition payments outside the plan, including but not limited to, mortgage payments to Loan Care (..7721), or any successor-in-interest, vehicle payments to Alphere Financial Services (..6190) and American Honda Financial Services (..8770), child support payments and all other amounts denominated under the Bankruptcy Code as a "domestic support obligation," water and sewer charges, real estate taxes and income taxes.


4. All lease agreements are hereby assumed, unless specifically rejected.

5. During the pendency of this case, if unsecured creditors are paid, pursuant to paragraph 2(c), less than 100%, the Debtor shall provide the Trustee with signed copies of filed federal and state tax returns for each year no later than April 15th of the year following the tax period. Indicated tax refunds are to be paid to the Trustee upon receipt; however, no later than June 15th of the year in which the tax returns are filed.

6. Title to the Debtor's property shall revert to the Debtor upon completion of plan payments or dismissal of the case, unless otherwise provided in the Order confirming this plan. Throughout the term of this plan, the Debtor will not incur post-petition debt over \$2,000.00 without written consent of the Chapter 13 trustee or the Court.

DATED: Feb 22, 2016


Christopher M Seda


Richard V. Kanter, Esq. (RK-6405)
Attorney for Debtor